

In re:
James Varghese
Debtor

Case No. 24-13497-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Jun 10, 2025

User: admin
Form ID: pdf900

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Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2025:

Recip ID	Recipient Name and Address
db	James Varghese, 519 S Olds Blvd, Fairless Hills, PA 19030-3001
14936816	Citigroup Mortgage Loan Trust, c/o Danielle Boyle-Ebersole, Esq., Hladik Onorato & Federman, LLP, 298 Wissahickon Avenue, North Wales PA 19454-4156
14931666	Mary James, 519 S Olds Blvd, Fairless Hills, PA 19030-3001
14931669	Rushmore Servicing, PO Box 605116, City of Industry, CA 91716
14981671	The City of Philadelphia and/or, Water Revenue Bureau, c/o Pamela Elchert Thurmond, Municipal Services Building, 1401 JFK Boulevard, 5th Floor Philadelphia PA 19102-1617
14986370	U.S. Bank National Association, c/o Denise Carlon, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia PA 19106-1541
15001084	Wilmington Savings Fund Society, et al., Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
14958132	Wilmington Savings Fund Society, et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 11 2025 00:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 11 2025 00:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/Text: megan.harper@phila.gov	Jun 11 2025 00:25:00	CITY OF PHILADELPHIA, Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, Tax Litigation & Collections Unit, Philadelphia, PA 19102-1595
cr	Email/Text: BankruptcyECFMail@mccalla.com	Jun 11 2025 00:24:00	U.S. Bank National Association, not in its individ, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
cr	Email/Text: BankruptcyECFMail@mccalla.com	Jun 11 2025 00:24:00	Wilmington Savings Fund Society. FSB, not in its i, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
cr	+ Email/Text: RASEBN@raslg.com	Jun 11 2025 00:24:00	Towd Point Mortgage Trust 2017-FRE2, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
cr	+ Email/Text: RASEBN@raslg.com	Jun 11 2025 00:24:00	Towd Point Mortgage Trust 2019-1, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
14933127	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 11 2025 00:25:00	Acura Financial Services, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088

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14931661	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 11 2025 00:25:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14945699	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 11 2025 00:24:00	AmeriCredit Financial Servics, Inc., dba GM Financial, c/o Mandy Youngblood, P.O. Box 183853, Arlington TX 76096
14945205	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 11 2025 00:24:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
14937730	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 11 2025 00:24:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14989604	Email/Text: megan.harper@phila.gov	Jun 11 2025 00:25:00	City of Philadelphia Law Department, Tax Litigation and Collections Unit, 1401 John F. Kennedy Blvd., Suite 580, Philadelphia, PA 19102
14982006	Email/Text: megan.harper@phila.gov	Jun 11 2025 00:25:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14957025	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 11 2025 00:39:21	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14931662	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 11 2025 00:37:56	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14950304	+ Email/Text: nsm_bk_notices@mcooper.com	Jun 11 2025 00:24:00	Citigroup Mortgage Loan Trust 2024- RP3, c/o Rushmore Servicing, P.O. Box 619096, Dallas, TX 75261-9096
14931663	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 11 2025 00:25:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14931664	Email/Text: ECF@fayservicing.com	Jun 11 2025 00:24:00	Fay Servicing Llc, Attn: Bankruptcy Dept, 1601 Lyndon B Johnson Fwy, Farmers Branch, TX 75234
14931665	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 11 2025 00:24:00	Gm Financial, 801 Cherry Street, Ste. 3600, Fort Worth, TX 76102-6855
14944359	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 11 2025 00:24:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14934531	Email/Text: BankruptcyECFMail@mccalla.com	Jun 11 2025 00:24:00	U.S. Bank National Association, not in its, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
14934883	Email/Text: BankruptcyECFMail@mccalla.com	Jun 11 2025 00:24:00	Wilmington Savings Fund Society, c/o Maria Tsagaris, MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
14934537	Email/Text: BankruptcyECFMail@mccalla.com	Jun 11 2025 00:24:00	Wilmington Savings Fund Society. FSB, not in its, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
14931667	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 11 2025 00:24:00	NMAC, Attn: bankruptcy dept, Po Box 660366, Dallas, TX 75266-0366
14957808	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 11 2025 00:24:00	Nissan Motor Acceptance Company LLC, fka Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
14956942	Email/PDF: resurgentbknotifications@resurgent.com	Jun 11 2025 00:38:38	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14931670	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 11 2025 00:25:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250

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14931671	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2025 00:38:04	Syncb/Rooms To Go, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14950295	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 11 2025 00:25:00	Towd Point Mortgage Trust 2017-FRE2, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14935784	+ Email/Text: RASEBN@raslg.com	Jun 11 2025 00:24:00	Towd Point Mortgage Trust 2017-FRE2, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
14958562	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 11 2025 00:25:00	Towd Point Mortgage Trust 2019-1, P.O. Box 65250, Salt Lake City, UT 84165-0250
14935823	+ Email/Text: RASEBN@raslg.com	Jun 11 2025 00:24:00	Towd Point Mortgage Trust 2019-1, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
14934885	+ Email/Text: BankruptcyECFMail@mccalla.com	Jun 11 2025 00:24:00	U.S. Bank N.A. Trust 2021-NR4, c/o Maria Tsagaris, MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076-2102
14934884	+ Email/Text: BankruptcyECFMail@mccalla.com	Jun 11 2025 00:24:00	U.S. Bank N.A. Trust 2021-R5, c/o Maria Tsagaris, MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076-2102
14958023	^ MEBN	Jun 11 2025 00:10:30	U.S. Bank National Association, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14958024	^ MEBN	Jun 11 2025 00:10:31	U.S. Bank National Association, ET.AL., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14986313	^ MEBN	Jun 11 2025 00:10:35	U.S. Bank National Association, as trustee, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14931672	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 11 2025 00:39:14	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
14941875	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 11 2025 00:38:17	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB, not in its i
cr	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court:, U.S. Bank National Association, not in its individ, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
14931668	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, Philadelphia Water Department, 1101 Market Street, 5th Floor, Philadelphia, PA 19107
14934533	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court:, U.S. Bank National Association, not in its, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
14958131	*	U.S. Bank National Association et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2025 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-R5 brian+ecf@briannicholas.com, mccallaecf@ecf.courtdrive.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Citigroup Mortgage Loan Trust 2024-RP3 dboyle-ebersole@hoflawgroup.com ckohn@hoflawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-R5 bkgroup@kmllawgroup.com
GEORGE R. TADROSS	on behalf of Debtor James Varghese gtadross@tadrosslaw.com r55386@notify.bestcase.com;robin@tadrosslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
PAMELA ELCHERT THURMOND	on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov
ROBERT BRIAN SHEARER	on behalf of Creditor Towd Point Mortgage Trust 2019-1 rshearer@raslg.com
ROBERT BRIAN SHEARER	on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 rshearer@raslg.com
SHERRI DICKS	on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 U.S. Bank National Association, as Indenture Trustee sdicks@raslg.com, shrdlaw@outlook.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:
JAMES VARGHESE

Debtor

Chapter 13

Bankruptcy No. 24-13497-AMC

ORDER

AND NOW, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Esq., Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

IT IS FURTHER ORDERED if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

Date: June 10, 2025



Honorable Chief Judge Ashely M. Chan
Bankruptcy Judge